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Attorney for
Debtors

IN THE U.S. BANKRUPTCY COURT, EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Hak Soon Hwang & : No. 16-16627-sr
Min Jai Hwang :
Debtors : Chapter 13

DEBTORS' SECOND AMENDED CHAPTER 13 PLAN

LENGTH OF PLAN:

Sixty months from 9/20/16, the date of the filing of the petition.

TOTAL AMOUNT OF PLAN IS \$37,274.00

1. Debtors to make 48 monthly payments of \$587.00, starting 10/1/17. Debtors already have paid \$9,098.00 into the plan.

PAYMENT OF CLAIMS:

1. ADMINISTRATIVE EXPENSES (to be paid up front):

- Attorney's fees: \$6,862.00. This amount is for services beyond basic bankruptcy services. A fee application will be filed to obtain said payment
- Trustee's commission not to exceed 10 percent.

2. SECURED CLAIMS:

- Secured creditor Ditech Financial, LLC to be paid its proof of claim amount (no. 5) of \$26,986.00.
- Secured creditor RBS Citizens, N.A. would be paid its claim (no. 3) of \$11,782.77 for an auto loan outside the plan.

3. UNSECURED CLAIMS:

- Would be paid pro-rata.

BY:

Hae Yeon Baik
Hae Yeon Baik, Esquire
Attorney for Debtors

9/19/17
Date